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UNITED STATES BANKRUPTCY COURT DISTRICT OF NEW JERSEY			
Caption in Compliance with D.N.J. LBR 9004-1(b) ROGER CHAVEZ, ESQ. (RC4040) THE NATIONAL NEWARK BUILDING 744 BROAD STREET, SUITE 1600 NEWARK, NEW JERSEY 07102 (973) 735-0530 ATTORNEY FOR DEBTORS, MICHAEL RAMOS AND DAPHNE Y. RAMOS			
In Re:	Case No.:	19-17748/MBK	
Ramos, Michael	Chapter:	13	
Ramos, Daphne Y.	Judge:	Michael B. Kaplan	
1. Pursuant to 11 U.S.C. § 329(a) and Fed. R. Bankr compensation was paid to me within one year before the file pe rendered on behalf of the debtor(s) in connection with this	d date of the petition, or agreed t		
☐ Under D.N.J. LBR 2016-5(b), I have agreed to exclusions listed below, including administrative s I understand that I mu filing of this disclosure if I seek additional compensus	ervices that may occur postconfirest demonstrate that additional set sation and reimbursement of necessition	mation, a flat fee in the amount vices were unforeseeable at the essary expenses.	of
Representation of the debtor in:	with the following are not include	iod in the hat loo.	
adversary proceedings,			
 loss mitigation/loan modification effort 	·,		
 post-confirmation filings and matters b 			
I have received:			
The balance due is:			
The balance ☐ will ☐ will not be paid thre	ugh the plan.		

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	☑ Under D.N.J. LI	BR 2016-5(c), I h	ave agreed	to accept for le	gal services provided on behalf of the debtor in this case, an		
	hourly fee of		The hourly		by other members of my firm that may provide services to this		
	client range from _	\$125.00	to		I understand that I must receive the Court's approval of		
	any rees or expens	ses to be paid to	me in this ca	ase post petition	n pursuant to D.N.J. LBR 2016-1.		
	I have received:				\$7,000.00		
2.	The source of the f	The source of the funds paid to me was:					
	✓ Debtor(s)	☐ Other (spec	cify below)				
3.	If a balance is due	a balance is due, the source of future compensation to be paid to me is:					
	✓ Debtor(s)	☐ Other (spec	cify below)				
ŭ		ensation with a pe	erson(s) who		another person(s) unless they are members of my law firm. If I ber of my law firm, a copy of that agreement and a list of the		
	ed. If possible, Debtos) acknowledge that	or's counsel will a	advise Debto	or(s) of the use	nearings on their behalf in lieu of counsel retained by Debtor(s) of coverage counsel for any hearings prior to that hearing. my firm and may or may not be compensated for their		
			/s/ MR		/s/ DR		
		D	ebtor(s) Initi	als	Debtor(s) Initials		
Debtor(s	s) as needed. All app	_	_		opear at hearings on their behalf in lieu of counsel retained by be made by me, the undersigned attorney, or members of my		
			ebtor(s) Initi	als	Debtor(s) Initials		

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The Debtor(s) have reviewed this Disclosure and it is consistent with the terms of the Retainer Agreement.

Date:	11/09/2021	/s/ Michael Ramos
	_	Debtor
Date:	11/09/2021	/s/ Daphne Y. Ramos
		Joint Debtor
Date:	11/09/2021	/s/ Roger Chavez
		Debtor's attorney

6.